

Appln. No.: 09/804,476
Amendment dated March 22, 2006
Reply to Office Action of September 22, 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of: Benjamin M. Goss et al.	Atty. Docket No.: 002918.00007
Application No. 09/804,476	
Confirmation No.: 8766	Group Art Unit: 3628
Filed: March 13, 2001	Examiner: Clement B. Graham
For: ELECTRONIC FINANCIAL SYSTEM	

U.S. Patent and Trademark Office
Mail Stop Amendment
Customer Service Window
Randolph Building
401 Dulany Street
Alexandria, VA 22314

AMENDMENT

Sir:

In response to the Office Action mailed September 22, 2005, please amend the instant application as follows:

Amendments to the Claims are reflected in the Listing of Claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.

If any fees are required or if an overpayment is made, the Commissioner is authorized to debit or credit our Deposit Account No. 19-0733, accordingly.